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AMENDMENT UNDER 37 CFR 1.116  
EXPEDITED PROCEDURE  
– EXAMINING GROUP 3695

PATENT  
Attorney Docket No.: 026595-014910US

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Terry Allen-Rouman, et al.

Application No.: 09/991,497

Filed: November 15, 2001

For: ONLINE FUNDS TRANSFER  
METHOD

Customer No.: 20350

Confirmation No. 4579

Examiner: Siegfried E. Chencinski

Technology Center/Art Unit: 3695

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Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Commissioner:

In response to the Final Office Action mailed March 2, 2010 on the above-  
referenced application, please enter the following amendments and remarks:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this  
paper.

**Remarks/Arguments** begin on page 8 of this paper.